



Merton & Lambeth

## **Rollout of full service Universal Credit in Merton**

**Citizens Advice Merton and Lambeth is the leading advice charity in Merton. We provide a range of advice and support services for individuals and families living, working and studying in Merton.**

**This report summarises our experience in supporting Merton clients with regard to the rollout of full service Universal Credit in Merton**

### **Background**

Universal Credit (UC) was initially introduced in certain Jobcentres throughout the UK and replaced six of the main means tested income-replacement benefits available to working age people – Jobseekers Allowance, Employment and Support Allowance, Income Support, Housing Benefit, Child Tax Credit and Working Tax Credit.

The initial UC Live service was initially introduced in Merton in certain postcodes in CR4, KT3, SW16, SW17, SW19 and SW20, but was not introduced as full service across Merton until December 2017. This is later than neighbouring boroughs of Sutton and Croydon that have been full service UC since early 2016.

### **Number of clients seeking support by Citizens Advice Merton and Lambeth for UC issues in Merton**

In calendar year 2017, we supported 213 clients in Merton with 325 UC issues.

We expect these figures to significantly rise in 2018 with more clients either claiming UC for the first time or needing to move to UC because of a significant change in circumstances.

### **Issues we are seeing at Citizens Advice Merton and Lambeth connected with UC**

**Digital exclusion** – We are supporting clients who do not have IT skills to make and maintain their UC claim and complete journal entries. Although we assist with the initial claim and, as appropriate help the client to set up an email address, this does not necessarily enable them to check and update their journal so we are starting to see clients return for further support in this regard.

**Waiting period of first payment** – Although the waiting time was reduced from six weeks to five, this is still causing considerable hardship for many clients. We are therefore assisting clients with information of benefit advances, discretionary hardship schemes and foodbank vouchers to support them in this very difficult period.

**Right to reside** – We are seeing EU citizens (or spouses of EU citizens) being refused UC on the basis of not being habitually resident. One client with two young children, lost out on receiving UC for nine months whilst we successfully challenged she had the right to reside. The loss in UC resulted in the family facing considerable hardship for the nine month period.

**Housing costs** – Many clients do not add their housing cost to their UC claim, as they are used to housing benefit being paid direct to their landlord. This consequently leads to the housing element not being paid and the client falling behind with their rent.

**Monthly payment** – Although alternative arrangements can be made for payment, clients are not always aware of this and struggle with a single monthly payment.

### **Joint working with Jobcentre Plus (JCP)**

Last month, we met with Mitcham Jobcentre Plus to discuss ongoing joint work. We've agreed both JCP and CA Merton and Lambeth teams will benefit from greater understanding of services/support on offer. In order to support vulnerable clients, it has been agreed that we can refer clients directly to JCP for further assistance if we have client's permission.

### **Looking forward**

As full service UC is still relatively new in Merton, we are closely monitoring the number of clients and requests for support with regard to UC issues. As touched upon above, we are forecasting a significant step jump in client queries and support in 2018 as compared with 2017.

If you wish to discuss Citizens Advice Merton and Lambeth's support and experience of UC for Merton residents, please contact Karen Brunger (Head of Advice Services) on [karen.brunger@caml.org.uk](mailto:karen.brunger@caml.org.uk) or Alan Wylie (Merton Disability Benefits Adviser) on [alan.wylie@caml.org.uk](mailto:alan.wylie@caml.org.uk).

Our services and support for individuals and families throughout Merton are only possible with the support of Merton Council.

**Citizens Advice Merton and Lambeth**

[www.caml.org.uk](http://www.caml.org.uk)

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